

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RICHARD A. FOSTER
LEANNE M. FOSTER
Debtor(s)

Case No. 18-23502JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/04/2018.
- 2) The plan was confirmed on 10/22/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/25/2019, 09/04/2019, 07/22/2020, 06/16/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/16/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$55,825.19.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$125,139.00
Less amount refunded to debtor \$2,103.07

NET RECEIPTS: \$123,035.93

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,810.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,834.23
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,644.23

Attorney fees paid and disclosed by debtor: \$1,190.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAR LEASING LTD D/B/A GM FINAN	Priority	0.00	4,440.59	5,074.96	5,074.96	0.00
ACAR LEASING LTD D/B/A GM FINAN	Unsecured	0.00	15,909.21	0.00	0.00	0.00
ACSO OF OHIO INC	Unsecured	NA	18,956.40	18,956.40	0.00	0.00
ADVANCE AMERICA	Unsecured	2,500.00	NA	NA	0.00	0.00
AFNI INC	Unsecured	2,969.55	3,192.75	3,192.75	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	459.16	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	2,432.83	2,783.75	2,783.75	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	793.35	950.30	950.30	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	NA	631.16	631.16	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	NA	753.70	753.70	0.00	0.00
CAPITAL ONE**	Unsecured	456.12	NA	NA	0.00	0.00
CARDMEMBER SERVICE++	Unsecured	421.18	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Priority	NA	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Priority	NA	17,922.24	0.00	9,551.15	0.00
CVI SGP ACQUISITION TRUST	Unsecured	NA	926.57	926.57	0.00	0.00
CW NEXUS CREDIT CARD HOLDING	Unsecured	1,412.67	1,361.67	1,361.67	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,576.42	1,785.13	1,785.13	0.00	0.00
DISCOVER BANK(*)	Unsecured	5,673.17	5,815.86	5,815.86	0.00	0.00
DISCOVER BANK(*)	Unsecured	589.90	639.42	639.42	0.00	0.00
ENDEAVOR AGENCY	Unsecured	11,640.00	10,675.39	10,675.39	0.00	0.00
EXETER FINANCE LLC(*)	Priority	NA	NA	NA	12,616.35	0.00
FIRST NATIONAL CREDIT COMPANY	Unsecured	404.48	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	397.70	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	NA	7,671.78	7,671.78	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	NA	1,534.56	1,534.56	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	9,785.14	10,483.58	10,483.58	0.00	0.00
KOHL'S++	Unsecured	29.80	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	110,728.84	114,378.71	0.00	44,697.23	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	5,120.15	5,120.15	3,196.71	0.00
LVNV FUNDING LLC	Unsecured	976.77	740.65	740.65	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	405.83	651.22	651.22	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	15,489.38	15,489.38	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	9,967.08	9,967.08	0.00	0.00
MONROE & MAIN	Unsecured	677.69	1,717.89	1,717.89	0.00	0.00
MONTGOMERY WARDS**	Unsecured	1,095.87	1,541.00	1,541.00	0.00	0.00
PHEAA FRN	Unsecured	13,870.00	18,962.68	18,962.68	0.00	0.00
PNC BANK NA	Unsecured	4,821.72	5,156.71	5,156.71	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,007.81	2,283.87	2,283.87	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	310.48	310.48	310.48	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	453.07	480.07	480.07	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	695.08	808.31	808.31	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	304.29	304.29	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	528.57	528.57	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,579.26	1,579.26	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	419.68	472.69	472.69	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	881.05	1,042.72	1,042.72	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	NA	344.65	344.65	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	526.94	1,475.75	1,475.75	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	385.48	693.77	693.77	0.00	0.00
QUANTUM3 GROUP LLC - AGENT GP	Unsecured	210.47	338.28	338.28	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	519.06	773.92	773.92	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	437.02	498.52	498.52	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	846.86	993.09	993.09	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	167.04	302.77	302.77	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	3.45	181.22	181.22	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,433.81	1,593.29	1,593.29	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	5.00	5.00	0.00
SYNCHRONY BANK	Unsecured	63.13	178.58	178.58	0.00	0.00
TARGET	Unsecured	1,155.03	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	406.11	667.09	667.09	0.00	0.00
TRUGREEN++	Unsecured	148.30	NA	NA	0.00	0.00
US BANK TRUST NA - TRUSTEE OF IC	Secured	0.00	3,850.94	3,850.94	2,404.31	0.00
US BANK TRUST NA - TRUSTEE OF IC	Secured	48,968.97	51,158.78	0.00	32,660.56	0.00
US DEPARTMENT OF EDUCATION	Unsecured	201,932.84	207,635.01	4,185.43	4,185.43	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	81.81	81.81	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$77,357.79	\$0.00
Mortgage Arrearage	\$8,971.09	\$5,601.02	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$8,971.09	\$82,958.81	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$12,751.74	\$27,247.46	\$0.00
TOTAL PRIORITY:	\$12,751.74	\$27,247.46	\$0.00
GENERAL UNSECURED PAYMENTS:	\$134,835.28	\$4,185.43	\$0.00

Disbursements:	
Expenses of Administration	<u>\$8,644.23</u>
Disbursements to Creditors	<u>\$114,391.70</u>
TOTAL DISBURSEMENTS :	<u>\$123,035.93</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/04/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.